

**EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Lennie A. Bersh on August 13, 2009.

**Specification:**

Page 13, line 18, after "No.", insert -- 09/917,447 --.

Page 13, line 19, before ", entitled", insert -- July 27, 2001 --.

**In the Claims:**

This listing of claims replaces all prior versions of claims in the application.

1. (Presently Amended) A computer implemented method for providing supervision over the activities of a number of representatives of a financial services firm, the method comprising the steps of:

providing a data processing system including at least one database;  
each of the number of representatives recording his/her activities in the at least one database by communicating with the data processing system via a user interface;  
the data processing system storing a number of reports in the at least one database, each report defining a number of unacceptable activity parameters, regarding at least one rule or regulation of the financial service firm;

wherein the unacceptable activity parameters include a date of birth parameter and a number of trades parameter;

wherein the date of birth parameter and the number of trades parameter are changed by the supervisor;

the data processing system running the number of reports against at least part of the at least one database, for each report the data processing system checking the recorded activities of each representative against the number of unacceptable activity parameters defined in the report;

wherein the data processing system, with a computer for providing an alert for each customer that has a date of birth on or before the date of birth parameter and has a number of trades that exceeds the number of trades parameter; and

the data processing system creating a listing of alerts for only those activities in the at least one database that fall within the unacceptable activity parameters defined in the number of reports.

2. (Presently Amended) A method according to claim 1, wherein the number of unacceptable activity parameters ~~can be~~ is changed by a user or representative charged with the supervision of the activities of the number of representatives.

3. (Previously Presented) A method according to claim 1, wherein the data processing system runs selected reports against the at least one database in a batch mode during off peak hours.

4. (Previously Presented) A method according to claim 1, wherein the data processing system runs selected reports against the at least one database at a preset interval.

5. (Previously Presented) A method according to claim 1, wherein the data processing system runs selected reports against the at least one database when a representative performs a predetermined function.

6. (Previously Presented) A method according to claim 1, further comprising the data processing system storing the listing of alerts in the at least one database.

7. (Previously Presented) A method according to claim 6, further comprising the steps of:

performing follow up activity for selected alerts; and  
recording the follow up activity for the selected alerts in the at least one database.

8. (Previously Presented) A method according to claim 1, further comprising the data processing system assembling a listing of alerts that were generated during a predetermined previous time period.

9. (Previously Presented) A method according to claim 1, further comprising the data processing system identifying selected alerts using a search function.

10. (Previously Presented) A method according to claim 1, further comprising the step of providing compliance related materials to a user.

11. (Previously Presented) A method according to claim 10, further comprising the data processing system recording when the user views or accesses the compliance related materials in the at least one database.

12. (Previously Presented) A method according to claim 1, further comprising the step of accessing one or more entries in the at least one database that correspond to a selected alert.

13. (Cancelled)

14. (Presently Amended) A computer implemented method for creating a report used by a supervisor for supervising the activities of a number of representatives of a financial services firm, the method comprising:

providing a data processing system including at least one database;

each of the number of representatives recording his/her activities in the at least one database by communicating with the data processing system with the aid of a user interface;

defining one or more unacceptable activity parameters for detecting the one or more unacceptable activities with the aid of a user interface that is in communication with the data processing system;

wherein the unacceptable activity parameters include a date of birth parameter and a number of trades parameter;

wherein the date of birth parameter and the number of trades parameter are changed by the supervisor;

storing the defined one or more unacceptable activity parameters, regarding at least one rule or regulation of the financial service firm, in the at least one database;

the data processing system indicating which of the unacceptable activity parameters ~~can~~ to be changed by the supervisor, resulting in one or more changeable unacceptable activity parameters;

wherein the data processing system provides, with a computer, an alert for each customer that has a date of birth on or before the date of birth parameter and has a number of trades that exceeds the number of trades parameter; and

the data processing system, with a computer, for generating a report, the report including the one or more unacceptable activity parameters including one or more of the changeable unacceptable activity parameters.

15. (Previously Presented) A method according to claim 14, wherein the data processing system runs the report against the at least one database and provides an alert for those activities in the at least one database that fall within the unacceptable activity parameters defined in the report.

16. (Presently Amended) A method according to claim 14, wherein ~~the business is a financial services firm, and~~ the representatives are brokers.

17. (Previously Presented) A method according to claim 16, wherein the at least one database includes account data for a number of customers of the financial services firm, the account data including the date of birth of the customers.

18. (Previously Presented) A method according to claim 17, wherein one of the activities recorded by each representative is each trade made by the representative on behalf of a customer.

19. (Previously Presented) A method according to claim 18, wherein one of the unacceptable activities is too much trading by older customers.

20. (Cancel)

21. (Cancel)

22. (Cancel)

23. (Previously Presented) A method according to claim 16, wherein one of the unacceptable activities is having a margin balance that is too large relative to a customer's equity value.

24. (Previously Presented) A method according to claim 16, wherein one of the unacceptable activities is having too many Annuity 1035 Exchange transactions over a specified period of time.

25. (Previously Presented) A method according to claim 16, wherein one of the unacceptable activities is having too much trade activity in discretionary accounts.

26. (Previously Presented) A method according to claim 16, wherein one of the unacceptable activities is having too many unacceptable activities in a predetermined time period.

27. (Presently Amended) A computer implemented method for providing a report used by a supervisor for supervising the activities of a number of representatives of a financial services firm, the method comprising:

accessing a data processing system including at least one database;  
each of the number of representatives recording his/her activities in the at least one database by communicating with the data processing system with the aid of a user interface;

identifying one or more acceptable activities, regarding at least one rule or regulation of the financial service firm;

defining one or more acceptable activity parameters for detecting the one or more acceptable activities with the aid of a user interface that is in communication with the data processing system;

wherein the acceptable activity parameters include a date of birth parameter and a number of trades parameter;

wherein the date of birth parameter and the number of trades parameter are changed by the supervisor;

storing the defined one or more acceptable activity parameters in the at least one database;

the data processing system marking those acceptable activity parameters that are changeable by the supervisor, resulting in one or more changeable acceptable activity parameters;

wherein the data processing system provides, with a computer, an alert for each customer that has a date of birth on or before the date of birth parameter and has a number of trades that exceeds the number of trades parameter; and

the data processing system generating a report, the report including the one or more acceptable activity parameters including one or more of the changeable acceptable activity parameters.

28. (Previously Presented) A method according to claim 26, wherein the data processing system provides an alert for those activities in the at least one database that fall outside of the acceptable activity parameters defined in the report.

29. (Previously Presented) A method according to claim 1, wherein the listing of alerts includes an alert that corresponds to an activity other than neglecting to enter one or more data fields in a customer account.

### ***Allowable Subject Matter***

3. Claims 1-12, 14-19 and 23-29 are allowed.

The following is an examiner's statement of reasons for allowance:

The closest prior art is Lafore et al (US 20020032640). Lafore et al teach a method of electronically processing data for all types of broker-related activities to include stock broker transactions, management of client information, and generation of

Art Unit: 3624

reports in compliance with the requirements of the Securities and Exchange Commission. However, Lafore et al fail to teach wherein the unacceptable activity parameters include a date of birth parameter and a number of trades parameter, wherein the date of birth parameter and the number of trades parameter are changed by the supervisor, and wherein the data processing system comprising a computer for providing an alert for each customer that has a date of birth on or before the date of birth parameter and has a number of trades that exceeds the number of trades parameter, as recited in independent claim 1, 14 and 27

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Romain Jeanty whose telephone number is (571) 272-6732. The examiner can normally be reached on Mon-Thurs 7:30 am to 6:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bradley Bayat can be reached on (571) 272-6704. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.



Art Unit: 3624

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Romain Jeanty/  
Romain Jeanty  
Primary Examiner, Art Unit 3624  
August 15, 2009